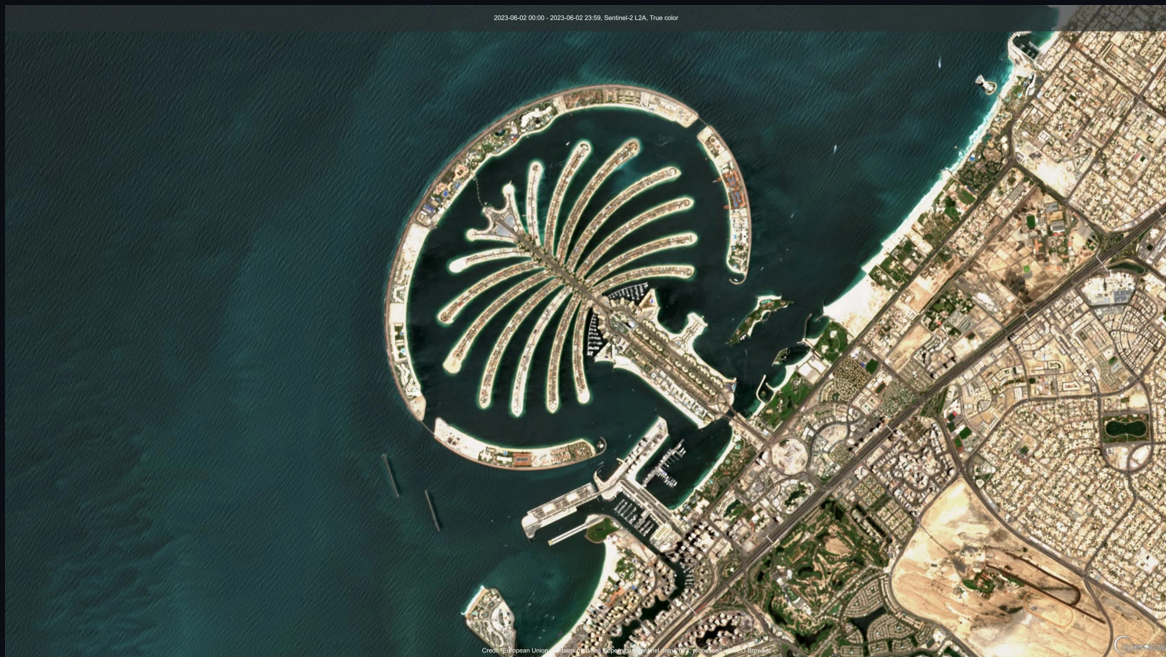


Buying Dubai from India

Ownership, funding
and the comparison with home.



Palm Jumeirah · satellite context

Buying Dubai from India

Prepared 5 October 2026



Palm Jumeirah · satellite context

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An India-resident buyer remitting from India and an NRI buying with income already held overseas may want the same Dubai apartment, but they do not begin with the same funding file. List the proposed owners, the location of each person's money and the account that will pay each instalment. The bank needs a coherent ownership and transfer trail, not a nationality label.

Where the decision becomes practical

Before reservation, make a dated schedule showing the deposit, each developer payment, registration costs and money available after completion. Record bank-document lead time and the currency conversion needed for every payment. If an instalment arrives before funds can legally and practically move, the advertised payment plan is not yet your payment plan.

Read the full guide and bring the exact home, funding dates and ownership brief to the discussion.

Two funding situations to resolve before a Dubai reservation

Question	India-resident funds	Funds held overseas
Starting point	Owner's residence, sending account and permitted remittance route	For funds already overseas: owner, source, bank trail and applicable route
Timing	Available allowance and bank requirements beside each instalment	Available cleared funds beside each instalment; overseas location alone is not approval
Family contributions	Each remitter's allowance and conditions; match contributions to ownership	Document contributors, beneficial shares and the receiving account
Investment result	Actual home-market alternative and INR net cash flow	Named Dubai unit, AED net cash flow and an INR conversion view

The two columns describe funding situations, not a choice of nationality. The sending bank checks the applicable route.

The investment reading

Use the Indian asset you would actually buy or retain, not a national average. For each home show achievable rent, recurring building costs, management, maintenance, rental downtime and sale expenses over the same holding period. Keep the Dubai calculation in AED, then translate the result into INR using explicitly stated exchange-rate assumptions.

Continue reading

[Full country reading](#)

[Non-resident mortgage guide](#)

[Investment appraisal guide](#)

Sources and period

RBI: Liberalised Remittance Scheme — checked 5 October 2026

DLD: completed-property sale registration — checked 5 October 2026